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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Elizabeth A. Jue
Elizabeth A. Jue

Applicant : James Uberti
Application No. : 09/846,927
Filed : April 30, 2001
Title : ON-LINE BASED FINANCIAL SERVICES METHOD
AND SYSTEM UTILIZING BIOMETRICALLY
SECURED TRANSACTION FOR ISSUING CREDIT
Grp./Div. : 2164
Examiner : Not Known
Docket No. : 45099/DRK/U345

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INFORMATION DISCLOSURE STATEMENT

37 CFR § 1.97(b)

Assistant Commissioner for Patents.
Washington, D.C. 20231

Post Office Box 7068
Pasadena, CA 91109-7068
April 16, 2002

Commissioner:

In compliance with the duty of disclosure under 37 CFR §§ 1.56, 1.97 and 1.98, and in accordance with the provisions in the Manual of Patent Examining Procedure §§ 609 and 707.05(b), enclosed is FORM PTO/SB/08A/B listing the references that are known to applicant. Copies of each of the listed references are enclosed. This filing is timely because it is made during one of the periods described in 37 CFR § 1.97(b).

It is respectfully requested that the listed references be considered in the examination of this application and identified on the list of references cited on the patent issuing for this application. Applicant also requests that an initialed copy of FORM PTO/SB/08A/B be entered in the application file and returned to applicant with the next communication from the Office in accordance with MPEP § 609.

Respectfully submitted,

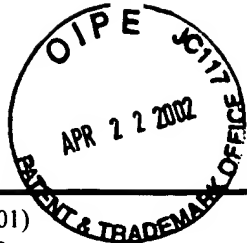
CHRISTIE, PARKER & HALE, LLP

By *Daniel R. Kimbell*
Daniel R. Kimbell
Reg. No. 34,849
626/795-9900

DRK/eaj

Enclosures: PTO/SB/08A/B, w/references

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FORM PTO/SB/08A/B (10-01)
Substitute for PTO-1449A/B

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Attorney Docket Number

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Applicant(s)

James Uberti

Group Art Unit

2164

Examiner Name

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U.S. PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER	PUBLICATION DATE MM-DD-YYYY	Technology Center 2100
		Number - kind code ² (If known)		NAME OF PATENTEE
		4,821,118	04/11/1989	Lafreniere
		4,837,422	06/06/1989	Dethloff et al.
		4,961,142	10/02/1990	Elliott et al.
		4,993,068	02/12/1991	Piosenka et al.
		4,995,086	02/19/1991	Lilley et al.
		4,998,279	03/05/1991	Weiss
		5,036,461	07/30/1991	Elliott et al.
		5,054,089	10/01/1991	Uchida et al.
		5,095,194	03/10/1992	Barbanell
		5,109,427	04/28/1992	Yang
		5,109,428	04/28/1992	Igaki et al.
		5,144,680	09/01/1992	Kobayashi et al.
		5,146,102	09/08/1992	Higuchi et al.
		5,168,520	12/01/1992	Weiss
		5,180,901	01/19/1993	Hiramatsu
		5,191,611	03/02/1993	Lang
		5,210,797	05/11/1993	Usui et al.

EXAMINER SIGNATURE		DATE CONSIDERED	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.pto.gov or MPEP 901.4. ³Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English Language Translation is attached.

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		Number - kind code ² - (If known)	MM-DD-YYYY	
		5,210,588	05/11/1993	Lee
		5,222,152	06/22/1993	Fishbine et al.
		5,229,764	07/20/1993	Matchett et al.
		5,230,025	07/20/1993	Fishbine et al.
		5,239,583	08/24/1993	Parrillo
		5,241,606	08/31/1993	Horie
		5,251,259	10/05/1993	Mosley
		5,265,162	11/23/1993	Bush et al.
		5,276,314	01/04/1994	Martino, et al.
		5,280,527	01/18/1994	Gullman et al.
		5,321,242	06/14/1994	Heath, Jr.
		5,325,442	06/28/1994	Knapp
		5,335,288	08/02/1994	Faulkner
		5,343,529	08/30/1994	Goldfine et al.
		5,351,303	09/27/1994	Willmore
		5,359,669	10/25/1994	Shanley et al.
		5,745,555	04/28/1998	Mark

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		5,870,723	02/09/1999	Pare, Jr. et al.
		6,032,137	02/29/2000	Ballard
		6,131,810	10/17/2000	Weiss et al.
		6,144,948	11/07/2000	Walker et al.
		6,163,771	12/19/2000	Walker et al.
		US 6,188,309 B1	02/13/2001	Levine

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (If known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶ (✓)

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OTHER DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		"Private Payments" page from American Express website regarding disposable credit card numbers, http://www26.americanexpress.com/privatepayments/info_page.jsp
		"The Future is Biometric Payments" page from BioPay website regarding electronic fingerprint imaging for securing financial transactions, http://www.biopay.com
		"Indivos Electronic Payments - Authentication" page from VeriStarCorp. website, http://veristarcorp.com
		"MBNA ShopSafe" page from MBNA website, http://www.mbnashopsafe.com

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